

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lori J. Bliss
Debtor

Case No. 17-04027-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Nov 21, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 61

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2022:

Recip ID	Recipient Name and Address
db	Lori J. Bliss, 24 Wyoming St, Wilkes Barre, PA 18702-4430
4973371	Bank of America, PO Box 9822368, El Paso, TX 79998
4973368	Bliss Lori J, 24 Wyoming St, Wilkes Barre, PA 18702-4430
4973372	Brian J. Cali, Esquire, 103 E Drinker St, Dunmore, PA 18512-2431
4973377	CMC FCPI Employees FCU, 415 Colfax Ave, Scranton, PA 18510-2362
5048213	+ CMC-FCPI Employees Federal Credit Union, 415 Colfax Avenue, Scranton, PA 18510-2362
4973378	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association LP, Coll: Service Electric Cable TV, 13355 Noel Rd # S62100, Dallas, TX 75240-6602
4973373	Capio Partners, PO Box 4115, Concord, CA 94524-4115
4973374	Capital One/Alliance One, PO Box 3111, Southeastern, PA 19398-3111
4973375	+ Cavalry SPV I LLC/CitiBank NA, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
4973376	City of Wilkes-Barre, PO Box 1324, Wilkes Barre, PA 18703-1324
4973379	Dish Network, AFNI, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
4973369	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
4973380	Encompass Insurance Co of America, Credit Collection Services, PO Box 448, Norwood, MA 02062-0448
4973383	FBCS, Coll: PNC Bank, PO Box 1116, Charlotte, NC 28201-1116
4973386	Geisinger, 100 N Academy Ave, Danville, PA 17822-9800
4973387	+ Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
4973388	Highgate - Galleria, PO Box 547C, Lake Harmony, PA 18624-0820
4973389	+ Intermountain Medical Group, 610 Wyoming Ave, Kingston, PA 18704-3787
4973394	Misericordia University, Student Financial Services, 301 Lake St, Dallas, PA 18612-7752
4973397	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
4973399	Northeast Revenue Service, 200 N River St, Wilkes Barre, PA 18711-1004
4973400	+ One Main Financial, 672 S River St Ste 314, Plains, PA 18705-1035
4973402	PNC Bank NA, FBCS Inc., 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433
4973404	Portnoff Law Assoc, PO Box 3020, Norristown, PA 19404-3020
4973406	Service Electric, 15 J Campbell Collins Dr, Wilkes Barre, PA 18702-6636
4973407	Stabilis Split Rock JV, LLC, PO Box 547-B, Lake Harmony, PA 18624-0819
4973412	Wyoming Valley Sanitary Authority, PO Box 33A, Wilkes-Barre, PA 18703

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: AGFINANCE.COM	Nov 21 2022 23:38:00	ONEMAIN FINANCIAL OF PENNSYLVANIA, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
4973370	Email/Text: bncnotifications@pheaa.org	Nov 21 2022 18:45:00	AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047

5013464	+ Email/Text: BKRMailOps@weltman.com	Nov 21 2022 18:46:00	BOSTON PORTFOLIO ADVISORS as servicer, for PNC Bank, N.A., C/O Weltman, Weinberg & Reis Co., L.P.A., P.O. Box 93784, Cleveland, OH 44101-5784
5023507	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2022 18:53:58	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4973379	EDI: DISH	Nov 21 2022 23:38:00	Dish Network, AFNI, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
4973382	Email/Text: bankruptcydepartment@tsico.com	Nov 21 2022 18:46:00	EOS CCA, Coll: Verizon, 700 Longwater Dr, Norwell, MA 02061-1624
5084133	Email/Text: ECMCBKNotices@ecmc.org	Nov 21 2022 18:45:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
5084134	Email/Text: ECMCBKNotices@ecmc.org	Nov 21 2022 18:45:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4973381	Email/Text: bknotice@ercbpo.com	Nov 21 2022 18:46:00	Enhanced Recovery Co, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
4973385	^ MEBN	Nov 21 2022 18:38:47	FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
4973384	Email/Text: bncnotifications@pheaa.org	Nov 21 2022 18:45:00	Federal Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
4973390	Email/Text: bknotices@mbandw.com	Nov 21 2022 18:46:00	McCarthy Burgess & Wolff, Coll: Verizon, 26000 Cannon Rd, Cleveland, OH 44146-1807
4973391	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2022 18:53:59	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
4973392	Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2022 18:46:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
4999396	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2022 18:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4973393	Email/Text: mmrgbk@miramedrg.com	Nov 21 2022 18:46:00	MiraMed Revenue Group, Coll: Geisinger, 991 Oak Creek Dr, Lombard, IL 60148-6408
4973396	Email/Text: nsm_bk_notices@mcooper.com	Nov 21 2022 18:45:00	Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067-4177
4973398	^ MEBN	Nov 21 2022 18:38:44	NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
4973395	Email/Text: Bankruptcies@nragroup.com	Nov 21 2022 18:46:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
4995388	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 21 2022 18:45:00	Nationstar Mortgage LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619094, Dallas, TX 75261-9094
4989525	EDI: AGFINANCE.COM	Nov 21 2022 23:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4973401	Email/Text: bncnotifications@pheaa.org	Nov 21 2022 18:45:00	PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
4978476	+ Email/Text: bncnotifications@pheaa.org	Nov 21 2022 18:45:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4973403	EDI: PRA.COM	Nov 21 2022 23:43:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4990403	EDI: PRA.COM	Nov 21 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4973841	+ EDI: RECOVERYCORP.COM		

4973405	Email/Text: pasi_bankruptcy@chs.net	Nov 21 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4973408	EDI: RMSC.COM	Nov 21 2022 18:45:00	Professional Acct Services, PO Box 188, Brentwood, TN 37024-0188
4973409	Email/Text: Bankruptcy@TekCollect.com	Nov 21 2022 23:38:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
4982582	+ Email/Text: RASEBN@raslg.com	Nov 21 2022 18:45:00	Tek Collect, Coll: Eye Care Specialists, PO Box 1269, Columbus, OH 43216-1269
4980778	Email/Text: bncnotifications@pheaa.org	Nov 21 2022 18:45:00	U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4973411	EDI: VERIZONCOMB.COM	Nov 21 2022 18:45:00	U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
4995369	EDI: AIS.COM	Nov 21 2022 23:38:00	Verizon, c/o EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
4973410	EDI: VERIZONCOMB.COM	Nov 21 2022 23:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
		Nov 21 2022 23:38:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
5022896	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2020- R7 Mortgage-Backed Notes, Series 2020-R7 bnicholas@kmllawgroup.com

Charles G. Wohlrab
on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohrlab@raslg.com

Jack N Zaharopoulos (Trustee)
TWecf@pamd13trustee.com

James Warmbrodt
on behalf of Creditor U.S. Bank National Association et. al. bkgroup@kmllawgroup.com

James Peter Valecko
on behalf of Creditor Boston Portfolio Advisors as authorized agent for PNC Bank N.A. answering for AES/National City Bank pitecf@weltman.com, PitEcf@weltman.com

Lisa M. Doran
on behalf of Debtor 1 Lori J. Bliss ldoran@dorananddoran.com

Peter E Meltzer
on behalf of Creditor ONEMAIN FINANCIAL OF PENNSYLVANIA INC. bankruptcy@wglaw.com, ibernatski@wglaw.com

Sindi Mncina
on behalf of Creditor U.S. Bank National Association smncina@raslg.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Lori J. Bliss			Social Security number or ITIN xxx-xx-4759
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN _____
				EIN _____
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 5:17-bk-04027-MJC				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lori J. Bliss
aka Lori J. Sennett, aka Lori Jean Bliss

**By the
court:**

11/21/22

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.